B 25C (Official Form 25C) (12/08)

# UNITED STATES BANKRUPTCY COURT

In re	e JAMES HAUM & JULIE ANN RAUM , Case No. 12-52643			
Debtor  Small Business Case under C				
	SMALL BUSINESS MONTHLY OPERATING REPORT			
Mor	nth: JUNE, 2013 Date filed: NOVEM	BER 20, 20	012	
Line	e of Business: INDIVIDUAL NAISC Code:			
PER ACC COI	ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLAR RIURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERAL COMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS AND COMPLETE.  SPONSIBLE PARTY:	TING REP	ORT AN	ID THE
Orle	ginal Signature of Responsible Party			
Julie	ie Ann Raum			
Prin	nted Name of Responsible Party			
Que	estionnaire: (All questions to be answered on behalf of the debtor.)	3	<b>Yes</b>	No
1.	IS THE BUSINESS STILL OPERATING?	ť	<b>9</b>	o
2.	HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	ť	Ø	
3.	DID YOU PAY YOUR EMPLOYEES ON TIME?	NI~		
4.	HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNTIES MONTH?	OUNT (	Ø	o
5.	HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH	<b>1</b>		
6.	HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	nla	7	
7.	HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	Í	Ø	
8.	DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	ŧ	Ø	
9.	ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	É	Ø	
10.	HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	Ć	J	Ø
11.	DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	Ć	J	Ø
12.	HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED A ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	'NY [	J	Ø
13	DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	[	7	<i>7</i> 1

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14.	HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH?		Ø
15.	DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?		$\mathbf{G}$
16.	HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?		Ø
17.	HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH?		Ø
18.	HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY?		Ø
	TAXES		
	YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX .IGATIONS?		Ø
BE I	ES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR PAYMENT.		
	(Exhibit A)		
	INCOME		
SHC	ASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST OULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (THE U.S. TRUSTEE WAIVE THIS REQUIREMENT.)		
	TOTAL INCOME	\$	6,066.17
	SUMMARY OF CASH ON HAND		
	Cash on Hand at Start of Month	\$	6,997.06
	Cash on Hand at End of Month	\$	8,852.29
PLF	EASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU TOTAL	\$	8,852.29
	(Exhibit B)		
	EXPENSES		
ACC	ASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK COUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE POSE AND THE AMOUNT. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)		
	TOTAL EXPENSES	\$	4,576.97
	(Exhibit C)		
	CASH PROFIT		
INC	OME FOR THE MONTH (TOTAL FROM EXHIBIT B)	\$	6,066.17
EXF	ENSES FOR THE MONTH (TOTAL FROM EXHIBIT C)	\$	4,576.97
	(Subtract Line C from Line B) CASH PROFIT FOR THE MONTH	<b>\$</b>	1,489.20

B 25C (Official Form 25C) (12/08)

#### **UNPAID BILLS**

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL PAYABLES \$ 0.00

(Exhibit D)

#### MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL RECEIVABLES \$ 0.00

(Exhibit E)

#### **BANKING INFORMATION**

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

**EMPLOYEES** 

# NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED? 0 0 NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT? PROFESSIONAL FEES BANKRUPTCY RELATED: PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING 0.00 PERIOD? TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING 0.00 OF THE CASE? NON-BANKRUPTCY RELATED: PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS 0.00 REPORTING PERIOD? TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE 0.00 FILING OF THE CASE?

B 25C (Official Form 25C) (12/08)

## **PROJECTIONS**

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

		Projected		Actual		Difference	
INCOME	\$	5,842.66	\$	6,077.22	\$	234.56	
EXPENSES	\$	5,500.00	\$	4,576.97	\$	923.03	
CASH PROFIT	\$	342.66	\$	1,500.25	\$	1,157.59	
TOTAL PROJECTED INCOME FOR THE NEXT MONTH:							\$ 5,767.66
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:							\$ 5,000.00
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH: \$							\$ 767.66

### ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

# Wells Fargo Combined Statement of Accounts

Primary account number: 8788592437 = June 4, 2013 - July 1, 2013 = Page 1 of 7



JULIE ANN RAUM
JAMES RAUM
DEBTOR IN POSSESSION
CH. 11 CASE 12-52643NV
5200 SUMMIT RIDGE DR APT 3322
RENO NV 89523-9054

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Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833 En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)

P.O. Box 6995

Portland, OR 97228-6995

You	and	Wells	Fargo
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Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

### **Account options**

A check mark in the box indicates you have these convenient services with your account. Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	$\checkmark$	Direct Deposit	
Online Bill Pay	$\checkmark$	Auto Transfer/Payment	
Online Statements	$\checkmark$	Overdraft Protection	
Mobile Banking	$\checkmark$	Debit Card	
My Spending Report	$\checkmark$	Overdraft Service	

# **Summary of accounts**

# Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Way2Save Checking	2	8788592437	5,249.98	8,550.34
Wells Fargo Way2Save® Savings	5	9196232053	125.00	150.00
	Total deposit		\$5,374.98	\$8,700,34

Primary account number: 8788592437 ■ June 4, 2013 - July 1, 2013 ■ Page 2 of 7



# Wells Fargo Way2Save® Checking

Activity summary	
Beginning balance on 6/4	\$5,249.98
Deposits/Additions	5,677.22
Withdrawals/Subtractions	- 2,376.86
Ending balance on 7/1	\$8 550 3 <i>A</i>

Account number: 8788592437

JULIE ANN RAUM JAMES RAUM

DEBTOR IN POSSESSION CH. 11 CASE 12-52643NV

Nevada account terms and conditions apply
For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

#### **Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

# **Transaction history**

Withdrawals/	Deposits/			<b>D</b> .
Subtractions	Additions		Number	Date
	1,500.00			6/4
12.82				6/4
		434257xxxxxx2789 083153754156879 ?McC=5814		
94.00		Kromer Investmen Resident 13488719 Julie Ann Raum	······································	6/4
46.97		POS Purchase - 06/05 Mach ID 000000 Raley S 105 Reno NV 2789		6/5
192.32			^ 2289	6/5
	1,758.83			6/6
9.03		POS Purchase - 06/06 Mach ID 000000 Walgreens 750 N Virgin		6/6
0.00		Reno NV 2789 00583158017483215 ?McC=5912		
33.16		Check Crd Purchase 06/07 Qvc 423862012801 1 800-367-9444 PA		6/10
00.70				
108 00		Check Crd Purchase 06/07 Qvc 423864599401 800-367-9444 PA		6/10
130.33		434257xxxxxx2789 163156179338377 ?McC=5964		
33.63		POS Purchase - 06/08 Mach ID 000000 Target T1363 Target T1		6/10
33.03		Reno NV 2789 00463159697033615 ?McC=5411		
12.26		POS Purchase - 06/08 Mach ID 000000 Cvs 09170 09170 2300		6/10
12.30		Sparks NV 2789 00383159759330713 ?McC=5912		
2.05		POS Purchase - 06/08 Mach ID 000000 Walgreens 10370 N McCA		6/10
3.03				
7.00		POS Purchase - 06/08 Mach ID 000000 Walgreens 10370 N McCA		5/10
7.00				
S 4 S	***************************************			5/10
0.40		Reno NV 2789 00583159801591866 ?McC=5912		
2.05		POS Purchase - 06/08 Mach ID 000000 Walgreens 10370 N McCA		3/10
3.03		Reno NV 2789 00583159802287364 ?McC=5912		
12.05				5/10
12.95		Reno NV 2789 00463159803227258 ?McC=5912		•
160.66				5/10
100.00				
E0.74				5/10
56.54				
75.00				3/10
75.00		434257xxxxxx2789 003160773349033 2McC=7230	4	
E 4.70		POS Purchase - 06/09 Mach ID 000000 Wal Mart 3254 Pope NW		/10
54.76				
				/10
24.12				
	12.82	1,500.00  12.82  94.00 46.97  192.32  1,758.83  9.03  33.16  198.99  33.63  12.36  3.85  7.08  6.46  3.85  12.95  168.66  58.54  75.00  54.76	Deposit Made In A Branch/Store	Deposit Made In A Branch/Store

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# Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending dail balanc
6/10		Check Crd Purchase 06/09 Qvc 702192759501 1 800-367-9444 PA 434257xxxxxx2789 283158421854505 ?McC=5964	, raditions	24.12	Datatio
6/10	*	POS Purchase - 06/10 Mach ID 000000 Chevron Jacksons Food Reno NV 2789 00383161514592063 ?McC=5542		80.00	
5/10	, ., ., .,	POS Purchase - 06/10 Mach ID 000000 Cvs 09841 09841 1695	· · · · · · · · · · · · · · · · · · ·	15.00	7,341.1
5/11		Reno NV 2789 00383162028939678 ?McC=5912 POS Purchase - 06/10 Mach ID 000000 Cvs 09841 09841 1695		7.84	7,333.3
5/12		Reno NV 2789 00463162038073950 ?McC=5912			
5/12 5/12		Deposit Made In A Branch/Store	648.51		
2/12		Check Crd Pur Rtrn 06/10 Cvs Pharmacy #9841, Reno NV 434257xxxxxx2789 613163546374226 ?McC=5912	11.05		
6/12		Check Crd Purchase 06/10 Cvs Pharmacy #9841 Reno NV		40.00	7.000
		434257xxxxxx2789 283162033567443 ?McC=5912		19.38	7,973.4
5/13		POS Purchase - 06/13 Mach ID 000000 Cvs 09586 09586 55 DA		4.29	7.000.4
		Reno NV 2789 00463165004805695 ?McC=5912		4.29	7,969.1
6/14		POS Purchase - 06/14 Mach ID 000000 Walgreens 12645 S Virg		16.40	7,952.7
		Reno NV 2789 00583166012755393 ?McC=5912		10.40	1,502.1
6/17		Check Crd Purchase 06/13 Nevada Dmv 44 775-684-4507 NV		93.00	
		434257xxxxxx2862 003165030929035 ?McC=9399		30.00	
3/17		Check Crd Purchase 06/14 The Women's Shooti 775-772-7064 NV		78.64	
		434257xxxxxx2789 083165640322250 ?McC=7999		7 0.0 1	
5/17		Check Crd Purchase 06/14 Pretek, Inc. Http://WWW.PA TN		15.40	***************************************
		434257xxxxxx2789 283166142725299 ?McC=5999			
5/17		Check Crd Purchase 06/14 Qvc*424024255601* 800-367-9444 PA	······································	34.17	
		434257xxxxxx2789 283162824611717 ?McC=5964			
5/17		Check Crd Purchase 06/15 Bjs Restaurants 45 Reno NV		20.74	
		434257xxxxxx2789 003166035798514 ?McC=5812			
5/17		POS Purchase - 06/15 Mach ID 000000 The Home Depot 3311		100.00	
		Reno NV 2789 00383167083334771 ?McC=5200			
5/17		Check Crd Purchase 06/15 The Coupon Clipper 813-364-2739 FL	1112	5.40	
		434257xxxxxx2789 083166148551802 ?McC=7392			
6/17		POS Purchase - 06/16 Mach ID 000000 Wal Mart 3277 Reno NV		5.81	
3/17		2789 0000000559709765 ?McC=5411			
0/17		POS Purchase - 06/16 Mach ID 000000 Smiths 750 S Meadows		18.63	
6/17		Reno NV 2789 00383167653879289 ?McC=541'1			
3/ 1 /		POS Purchase - 06/16 Mach ID 000000 Chevron Jacksons Food		80.04	7,500.96
5/18		Reno NV 2789 00463167657037440 ?McC=5542			
<i>n</i> 10	1	POS Purchase - 06/18 Mach ID 000000 Walgreens 750 N Virgin		14.62	
i/18		Reno NV 2789 00383170004828976 ?McC=5912 POS Purchase - 06/18 Mach ID 000000 Walgreens 750 N Virgin			
,, 10				25.08	
i/18		Reno NV 2789 00583170006425467 ?McC=5912 Farget Debit Crd ACH Tran 130616 000481423451363 084 Target			
,, 10		Reno NV		1.79	7,459.47
/20		Deposit Made In A Branch/Store	1,758,83		
/24		POS Purchase - 06/23 Mach ID 000000 Petsmart Inc 1308 Reno	1,700.03	62.07	9,218.30
. – .		VV 2789 00583174854872377 ?McC=5995		63.07	9,155.23
/25		POS Purchase - 06/25 Mach ID 000000 Smiths 1255 Baring Blv		26.27	
		Sparks NV 2789 00383176843379772 ?McC=5411		36.37	
/25	F	armers N W Life Ins. Prem 062013 xxxxx1779 Julie Ann Raum		46.43	0.070.40
/26		Check Crd Purchase 06/24 Cvs Pharmacy #9841 Reno NV		34.00	9,072.43 9,038.43
	4	34257xxxxxx2789 083176068276039 ?McC=5912		54.00	9,030.43
/1		POS Purchase - 06/28 Mach ID 000000 Cvs 09586 Reno NV 2789		23.94	
		0000000549031311 ?McC=5912		20.04	
/1	C	Online Transfer to Raum J Ref #Ibec7Sth6N Way2Save Checking		329,98	
		o Cover July Mortgage		220,00	
/1	F	OS Purchase - 06/29 Mach ID 000000 Cvs 09841 09841 1695		11.16	
	F	Reno NV 2789 00383180851857589 ?McC=5912			
/1	F	POS Purchase - 06/30 Mach ID 000000 Savers 1122 Reno NV 2789		15.08	
		0463181626534812 ?McC=5931			
/1	F	POS Purchase - 06/30 Mach ID 000000 Savers 1041 Sparks NV		10.23	
	2	789 00463181642750692 ?McC=5931		, - ,	

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### Transaction history (continued)

Date	Check Number		Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		POS Purchase - 06/30 Mach ID 000000 Wal Mart 3729 Sparks NV 2789 0000000650219380 ?McC=5411		7.04	Datayoe
7/1		POS Purchase - 06/30 Mach ID 000000 Best Buy 128 Reno NV 2789 00000000746932313 ?McC=5732		64.62	········
7/1		Target Debit Crd ACH Tran 130629 000481423451363 081 Target - Reno NV		16.23	
7/1		Target Debit Crd ACH Tran 130629 000481423451363 081 Target - Reno NV		9.81	8,550.34
Ending balan	ice on 7/1				8,550.34
Totals			\$5,677.22	\$2,376,86	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

#### Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
2289	6/5	192.32

#### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 06/04/2013 - 07/01/2013	Standard monthly service fee \$12.00	You paid \$0.00	
How to avoid the monthly service fee (complete 1 AND 2)	Minimum required	This fee period	
Have any ONE of the following account requirements	·	,	
Minimum dally balance	\$2,000.00	\$6,403.87	
<ul> <li>Total amount of qualifying direct deposits</li> </ul>	\$750.00	\$0.00	
<ul> <li>Total number of Wells Fargo debit card purchases and/or payments</li> </ul>	10	45 🗸	
<ul> <li>Linked Wells Fargo credit card qualified purchase transaction</li> </ul>	3	0	
<ul> <li>Linked Wells Fargo credit card total qualified purchases</li> </ul>	\$300.00	\$0.00	
2) Complete the package requirements			
<ul> <li>Have qualifying linked accounts or services in separate categories*</li> </ul>	3	[7	

# Monthly service fee discount(s) (applied when box is checked) Online only statements (reduces monthly service fee by \$2.00)

*Includes Wells Fargo consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.
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Converted check: Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

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# Wells Fargo Way2Save® Savings

Activity summary	
Beginning balance on 6/4	\$125.00
Deposits/Additions	25.00
Withdrawals/Subtractions	- 0.00
Ending balance on 7/1	\$150.00

Account number: 9196232053

JULIE ANN RAUM JAMES RAUM DEBTOR IN POSSESSION CH 11 CASE 12-52643 NV

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

Interest summary	
Interest paid this statement	\$0.00
Average collected balance	\$138.39
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/17	Recurring Transfer From Raum J Way2Save Checking Ref #Opemwtvglc xxxxxx3211	25.00		150.00
Ending	balance on 7/1			150.00
Totals		\$25.00	ያስ በስ	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

# Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 06/04/2013 - 07/01/2013	Standard monthly service fee \$5.00	You paid \$0.00	
How to avoid the monthly service fee	Minimum required	This fee period	
Have any ONE of the following account requirements	······	7 155 police	
Minimum daily balance	\$300,00	\$125.00	
<ul> <li>Daily automatic transfer from a Wells Fargo checking account</li> </ul>	\$1.00	\$0.00 □ ^	
<ul> <li>Save As You Go<sup>®</sup> transfer from a Wells Fargo checking account</li> </ul>	\$1.00	\$0.00	
<ul> <li>Monthly automatic transfer from a Wells Fargo checking account</li> </ul>	\$25.00	\$25.00 P	
The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)	n	<b>420.00</b>	

<sup>^</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

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As a reminder the \$5 monthly service fee can be waived with any one of the following:

- Maintain a \$300 minimum daily balance
- Maintain 1 or more posted Save As You Go® transfers from a Wells Fargo checking account into this account
- Maintain a monthly recurring automatic transfer of \$25 or more from a Wells Fargo checking account into this account
- Maintain a daily recurring automatic transfer each business day of \$1 or more from a Wells Fargo checking account into this account
- If you are under the age of 18 (19 in AL) and are the primary account owner of the account

If you have questions about your account or would like additional information on the monthly service fee waiver options please contact your local banker or call the number listed on your statement.



## Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement.

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Α	mount		
	ļ			
			$\dashv$	
Total	\$			+ \$

C Add A and B to calculate the subtotal.

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
	11
	L
**************************************	
	L
·	
Total	\$

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

=	<u>s</u>
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# General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the Information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
  - 1. Tell us your name and account number (if any).
  - 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  - 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In case of errors or questions about your Direct Deposit Advance® service

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Wells Fargo Bank, P. O. Box 6995, Portland, OR 97228-6995 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- 1. Your name and account number
- 2. The dollar amount of the suspected error
- 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

# Case 12-52643-btb Doc 93 Entered 07/22/13 15:36:47 Page 12 of 16 Wells Fargo Way2Save Checking

Account number: 8788593211 ■ June 4, 2013 - July 1, 2013 ■ Page 1 of 4



JULIE ANN RAUM JAMES RAUM **DEBTOR IN POSSESSION** CH 11 CASE 12-52643 NV 5200 SUMMIT RIDGE DR APT 3322 RENO NV 89523-9054

#### Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)

P.O. Box 6995

Portland, OR 97228-6995

# You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

# Account options

A check mark in the box indicates you have these convenient services with your account. Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	$\checkmark$	Direct Deposit	
Online Bill Pay		Auto Transfer/Payment	$\checkmark$
Online Statements	abla	Overdraft Protection	
Mobile Banking		Debit Card	
My Spending Report	$\checkmark$	Overdraft Service	

### **Activity summary**

Beginning balance on 6/4 \$1,622.08 Deposits/Additions 729.98 Withdrawals/Subtractions - 2,200.11 Ending balance on 7/1 \$151.95

Account number: 8788593211

**JULIE ANN RAUM JAMES RAUM** 

**DEBTOR IN POSSESSION** CH 11 CASE 12-52643 NV

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

#### **Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

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Account number: 8788593211 w June 4, 2013 - July 1, 2013 Page 2 of 4



### Transaction history

		\$729.98	\$2 200 11	
nce on 7/1				151.95
<del></del>	Monthly Service Fee		10.00	151.95
369	Check		329.98	
	Checking to Cover July Mortgage			
	Online Transfer From Raum J Ref #lbec7Sth6N Way2Save	329.98		<del></del>
	#Opemwtvglc xxxxxx2053			101.50
	Recurring Transfer to Raum J Way2Save Savings Ref			161.95
368	Check			186.95
367	Check		208.04	629.75
^ 378	Ocwen Check Pymt 060413 0378	· · · · · · · · · · · · · · · · · · ·	1,041,47	837.79
365	Check		88.73	1,1.00
366	Check		54.09	1,967.99
	Deposit Made In A Branch/Store	400.00		
Number	Description	Additions	Subtractions	balance
Check		Deposits/	Withdrawals/	Ending daily
	366 365 ^378 367 368	Number Description Deposit Made In A Branch/Store 366 Check 365 Check ^378 Ocwen Check Pymt 060413 0378 367 Check 368 Check Recurring Transfer to Raum J Way2Save Savings Ref #Opemwtvgic xxxxxx2053 Online Transfer From Raum J Ref #Ibec7Sth6N Way2Save Checking to Cover July Mortgage 369 Check Monthly Service Fee	Number Description Additions Deposit Made In A Branch/Store 400.00  366 Check 365 Check  ^378 Ocwen Check Pymt 060413 0378  367 Check 368 Check Recurring Transfer to Raum J Way2Save Savings Ref #Opermytygic xxxxxx2053 Online Transfer From Raum J Ref #lbec7Sth6N Way2Save 329.98 Checking to Cover July Mortgage  369 Check Monthly Service Fee	Number         Description         Additions         Subtractions           Deposit Made In A Branch/Store         400.00           366         Check         54.09           365         Check         88.73           ^ 378         Ocwen Check Pymt 060413 0378         1,041.47           367         Check         208.04           368         Check         442.80           Recurring Transfer to Raum J Way2Save Savings Ref         25.00           #Opermytygic xxxxxxx2053         329.98           Checking to Cover July Mortgage         329.98           Checking to Cover July Mortgage         329.98           Monthly Service Fee         10.00

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
365	6/5	88.73	367	6/7	208.04	369	7/1	329.98
366	6/4	54.09	368	6/13	442.80	378 *	6/5	1,041.47

<sup>\*</sup> Gap in check sequence.

#### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 06/04/2013 - 07/01/2013	Standard monthly service fee \$12.00	You paid \$10.00
How to avoid the monthly service fee (complete 1 AND 2)	Minimum required	This fee period
Have any ONE of the following account requirements	·	
Minimum daily balance	\$2,000.00	\$161.95
<ul> <li>Total amount of qualifying direct deposits</li> </ul>	\$750.00	\$0.00
<ul> <li>Total number of Wells Fargo debit card purchases and/or payments</li> </ul>	10	0 [
<ul> <li>Linked Wells Fargo credit card qualified purchase transaction</li> </ul>	3	0 F
<ul> <li>Linked Wells Fargo credit card total qualified purchases</li> </ul>	\$300.00	\$0.00
2) Complete the package requirements		*****
<ul> <li>Have qualifying linked accounts or services in separate categories*</li> </ul>	3	Г

*Includes Wells Fargo consumer accounts and services such as debit card, savings ac	
moleces were raigo consumer accounts and services such as debit card, savings ac	COUNTS, active Unline Banking, credit card, loans and lines of credit
JCMC	

Converted check: Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

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Your Checking Package is designed to work with you to achieve financial success by providing additional benefits on the accounts and services you need. Remember, to waive the monthly service fee on your checking account, you must meet the monthly service fee waiver requirements which includes having three additional qualifying linked accounts and/or services. If you have any questions, please contact your Wells Fargo banker or call Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).

Account number: 8788593211 ■ June 4, 2013 - July 1, 2013 ■ Page 4 of 4



## Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement.

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	An	nount			
			$\dashv$		
			_		
Total	\$			+	\$ 

C Add A and B to calculate the subtotal.

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
	1
	<u> </u>
	ļL
	<u> </u>
****	
	<u> </u>
Total	\$

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ |

# General statement policies for Wells Fargo Bank

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
  - 1. Tell us your name and account number (if any).
  - Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  - 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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10:25 AM 07/05/13 Accrual Basis

# TJ's Mexican Food, Inc. Profit & Loss June 2013

	June 2013	
	Jun 13	% of Income
Ordinary Income/Expense		
Income		
4000 · INCOME		
Food Sales 6360 · Less -Sales Tax	F 440.00	
4100 · Sales	-5,112.66	-8.3%
	66,349.17	108.3%
Total Food Sales	61,236.51	100.0%
Total 4000 · INCOME	61,236.51	100.0%
Total Income	61,236.51	100.0%
Cost of Goods Sold		
5000 · COST of GOODS SOLD		
5036 · Breakfast	-30.66	-0.1%
5021 · Chicken	2,424.97	4.0%
5022 · Beef	3,922.82	6.4%
5023 - Cheese	1,218.57	2.0%
5024 · Produce	1,398.24	2.3%
5025 · Beverage	2,441.35	4.0%
5026 · Seasonings	132.57	0.2%
5027 · Paper	1,535.88	2.5%
5028 · Tortillas	1,555.35	2.5%
5029 · Potato Oles	2,811.40	4.6%
5030 · Discretionary 5031 · Other Food	1,207.06	2.0%
5031 · Other Food 5032 · Desserts	1,192.63	1.9%
5032 Desseits 5033 Nacho Cheese	403.44	0.7%
5034 · Sauce	1,386.62	2.3%
	1,257.01	2.1%
Total 5000 · COST of GOODS S	22,857.25	37.3%
Total COGS	22,857.25	37.3%
Gross Profit	38,379.26	62.7%
Expense		
6030 · Advertising	91.84	0.1%
6035 - Ad Production Fund	306.13	0.5%
6110 · Automobile Expense	1,118.83	1.8%
6120 - Bank Service Charges	116.85	0.2%
6122 · Bankcard Fees	655.02	1.1%
6130 · Cash Over/Short	70.64	0.1%
6160 · Dues and Subscriptions	317.99	0.5%
6175 · Franchise Fees 6180 · Insurance	2,448.98	4.0%
6185 · Liability Insurance	497.54	0.8%
6190 · Officer's Health Insura 6195 · Worker's Comp	708.05	1.2%
•	295.81	0.5%
Total 6180 · Insurance	1,501.40	2.5%
6225 · Janitorial & Laundry	835.95	1.4%
6235 · Meals and Entertainment	147.05	0.2%
6240 · Miscellaneous	264.80	0.4%
6245 · Office Supplies	10.76	0.0%
6250 · Operation Supplies	375.33	0.6%
6255 · Payroll Expenses	1,608.57	2.6%
6260 · Penalty	318.70	0.5%
6290 · Rent-Building	5,081.66	8.3%